it is premature now to pronounce a verdict on its work. It cannot, however, be ignored that a policy of drift has been the standing feature of this department hitherto. Although certain very useful things have been done, such as the deputation of four scholars to Europe for equipment in different branches of industrial knowledge and the entertainment of certain officers who have had training in special industries like oil distillation, shellac manufacture, etc., the services of the latter have not been utilised to the best advantage of the State, and not one of these officers can claim to have laid the foundations of a new industry or to have popularised improvements in an existing industry. The foregoing criticism applies to cottage industries in particular, but, even in the case of industries on factory scale, the Director of Industries has not yet been in a position to place before the Government information on the strength of which a definite decision can be taken in respect any of them. Government have reasons to believe that the industrial resources of the country are great and that there are natural facilities for establishing chemical industries like those of margarine and soap, matches and pencils, wood distillation and sugar refining, pharmaceutical and alcoholic preparations, marine industries like fish oil, fish manures and shell work, agricultural industries like coir and fibre, and forest industries like essential oil extraction and paper pulp manufacture. The question of making the department more useful to the public is engaging the earnest attention of Government. An Industrial Exhibition was held in Trivandrum on the 26th October 1920 and the following days, in connection with the visit Their Excellencies the Governor of Madras and Lady Willingdon paid in kind response to the invitation of His Highness the Maha Raja, and the exhibition was a great eye-opener in regard to the immense industrial possibilities of the State.

11. Technical Education.—Closely allied with the question of industrial development is that of industrial and technical education. This subject has received attention in recent years and the Sri Mulam Technical School opened recently at Trivandrum is a model of its kind. A standard of general education is strictly insisted on for admission to the school, which has a fully qualified staff of teachers; the curriculum is suitable and the pupils receive excellent practical training in the P. W. D. Workshop close by, but the same cannot be said of the few other governmental technical institutions in the State. A school at Nagercoil for the teaching of weaving and one at Quilon for the teaching of carpentry and smithery have existed for some time past, but neither of them has been doing well, both being ill-equipped and ill-supervised by the Education Department under which they have been working. Admissions to both were haphazard and the lines of work were quite confused. Without any attempt at improving the existing schools, another institution for weaving was started last year by the Director of Industries at Eraniel close to Nagercoil, and that institution had no pretence even to the name of a school, but was called a depot and took in only adults. The Eraniel depot has now been abolished and the Nagercoil institute placed on a sounder footing and transferred to the Department of Industries. The Quilon carpentry school will soon be abolished as not serving any useful purpose. In addition to maintaining these State-managed schools Government have been giving grants to a large number of private schools which profess to impart instruction in weaving, lace-work, coir-making and other industries. No clearly defined policy, however, has hitherto been laid down in regard to the curricula or equipment of these institutions and some of them do not fulfil the conditions attached to the grant of State aid and are run as profit-making concerns. It is the object of Government to bring these institutions under effective control and to make the grant dependent on their fulfilling their real purpose. There must also be a considerable addition to the numerical strength of technical schools and a judicious distribution of them over the whole State so as to provide full facilities for giving suitable vocational training to the youth of the country. The ideal to be kept in view is the provision of adequate facilities for such training for the large majority of school boys of limited means in whose case stopping with the fourth year's course in a vernacular school and learning a vocation that will enable them to earn an independent livelihood are far better than pursuing a further literary course aimlessly and to the great detriment of their slender resources and physical health. The problem is one of vast magnitude and great complexity and it has already been examined in a

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general way by the Committee appointed some time ago to revise the curricula of studies in vernacular schools for boys, and it will have to be closely examined with the help of official and non-official advice before any definite decisions can be arrived at. You may, however, rest assured that Government are keenly alive to the immense importance of industrial and technical education as a factor in the material uplift of the youth of this country.

12. Commercial Instruction.—Connected with the question of technical education is that of imparting instruction in such subjects as commercial correspondence, book-keeping and accountancy. It will be recognised that a large demand has been created for the services of men trained in such subjects by the revival of business and the rapid extension of the joint stock movement, and it is but right that the State should help the movement by creating facilities for the requisite training. With a view to decide the lines on which action should be taken in this direction, I propose to hold a conference of commercial gentlemen at Alleppey at an early date, and I may tell you that the occasion of that conference will also be utilised for the ascertainment of local non-official opinion on the more important industrial problems that are awaiting solution.

13. Banking.—The question of increasing banking facilities which are so essential for the promotion of industries and trade is also engaging the serious attention of Government. They are aware that private enterprise has not been inactive in the matter of creating such facilities ; but it is the duty of the State to stabilise this enterprise by the exercise of close and effective supervision. It is with this view that the hands of the Registrar of Joint Stock Companies have been recently strengthened by the appointment of an auditor. There is a vague expectation that the State should help every private banking concern with funds. It will afford Government no small pleasure to encourage a really good banking concern with a deposit, but it is idle to expect the State to risk public money in investments with banks of doubtful solvency. It is also open to doubt whether the limited encouragement the Government could afford in this direction would adequately meet the growing needs of commerce for money. A far better way of accomplishing this object would be to help the creation, if possible, of a State-aided bank of sufficient magnitude under satisfactory guarantees, and it is with a view to come to a decision in this matter that orders have been recently issued deputing one of the Assistant Account Officers of the State to Baroda and Mysore to acquaint himself with the working of similar banks in those States and submit his recommendations. Government feel that they should avail themselves of this opportunity to impress on the public the undesirability of starting, as has largely been the case recently, banks with a large nominal capital, but with a very low paid-up capital. Such banks can really be of no use to the country as they can neither win public confidence nor attract working capital in any appreciable measure. Government note in passing that this defect and the allied defect of insufficient reserves are the marked features of co-operative banking also in this country.

14. Co-operation.—I have already made a passing reference to the activities of the Co-operative Department with reference to agriculture, and I must say now that this department has not yet exhibited much vitality nor has it made appreciable headway among the classes of the people whom it can most benefit. Its financial basis is not sound, and its operations, which are very limited, are practically confined to credit. The only central society in the State, *viz.*, the Trivandrum Co-operative Bank, has been very slack in recovering its loans and in building up an adequate reserve. The movement has not been conducted on approved lines, and it has so far had little more than a haphazard existence. A considerable amount of spade work is essential, and the lines of operation and development most suited to the country remained to be chalked out. If co-operation is to serve the best interests of the country, it should stimulate production, bring about the development of cottage industries, both agricultural and non-agricultural, and succeed in eliminating the middleman. These objects cannot be achieved without a thorough co-ordination of the activities of this department with those of agriculture and industries. The present Registrar of Co-operative Societies is handicapped by his lack of practical training

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